Fill in this information to identify your case	e:
United States Bankruptcy Court for the:  Middle District of Florida	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

FILED

AUG 0 2 2023

Clerk, U.S. Bankruptcy Court Middle District of Florida Tampa Division

☐ Check if this is an amended filing

Revolvia Email@ 1:42 AM

Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. Your full name	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(April 2011)
	Charles	
Write the name that is on your	First name	First name
government-issued picture identification (for example,	Edward	
your driver's license or	Middle name	Middle name
passport).	Lincoln	
Bring your picture	Last name	Last name
identification to your meeting		- W 40 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	First name	First name
have used in the last 8	That halls	
years	Middle name	Middle name
Include your married or		
maiden names and any assumed, trade names and doing business as names.	Last name	Last name
discrete C subsidered considered, was go to as assess shows	First name	First name
Do NOT list the name of any separate legal entity such as		
a corporation, partnership, or LLC that is not filing this	Middle name	Middle name
petition.	Last name	Last name
	ALDF	
	Business name (if applicable)	Business name (if applicable)
	American Legal Defense Fund	
	Business name (if applicable)	Business name (if applicable)
. Only the last 4 digits of		
your Social Security	xxx - xx - 0 0 2 7	xxx - xx
number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

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	About Debtor 1:			About Debtor 2 (Spous	se Only in a Joint Case):
Your Employer Identification Number (EIN), if any.	EIN			EIN — - — — —	
	EIN			EIN	
Where you live				If Debtor 2 lives at a di	fferent address:
	1507 Coint Ann Stro	act			
	1507 Saint Ann Street	et		Number Street	
	Number Street			Hamber Street	
	30 80 5			-	
	New Orleans	LA	70116	City	Chata ZID Cad
	City	State	ZIP Code	City	State ZIP Cod
	Orleans Parish, Lou	isiana		County	
	above, fill it in here. Not any notices to you at this			any notices to this mailir	te that the court will send ag address.
	Number Street			Number Street	
	P.O. Box			P.O. Box	
	City	State	ZIP Code	City	State ZIP Cod
Why you are choosing	Check one:			Check one:	
this district to file for bankruptcy	Over the last 180 days I have lived in this dis other district.				ys before filing this petition, strict longer than in any
	✓ I have another reason (See 28 U.S.C. § 140 Principal Place of	8.)	1	☐ I have another reaso (See 28 U.S.C. § 140	
	Principal Busines			*	
	Not eligible to file	in Louisiana			

Charles Edward Lincoln III Debtor 1 Case number (if known) Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing 7. The chapter of the for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☑ Chapter 13 8. How you will pay the fee ☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ☐ No bankruptcy within the Case number 8:19-BK-05127 Delano Middle District Florida When 05/30/2019 Yes. District last 8 years? MM / DD / YYYY Case number 3:18-BK-26726 Kaplan 08/21/2018 District of New Jersey When MM / DD / YYYY Case number 2:16-BK-12650 Grabill Eastern D. Louisiana 10/26/2016 When MM / DD / YYYY 10. Are any bankruptcy ☑ No cases pending or being Yes. Debtor Relationship to you filed by a spouse who is not filing this case with District When Case number, if known you, or by a business MM / DD / YYYY partner, or by an affiliate? Relationship to you When District Case number, if known MM / DD / YYYY 11. Do you rent your ☐ No. residence? Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Charles Edward Lincoln III Debtor 1 Case number (if known)\_ Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor 13. Are you filing under choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you Chapter 11 of the are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your Bankruptcy Code, and most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or are you a small business if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). debtor or a debtor as No. I am not filing under Chapter 11. defined by 11 U.S. C. § 1182(1)?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

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. Do you own or have any	✓ No					
property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?	:		 	
identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is	s needed, wh	ny is it needed?_		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				

Debtor 1

Charles Edward Lincoln III

Case number	(if known)	

#### Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1:
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_	I am not	required	to	receive	a	briefing	about
	credit co	ounseling	b	ecause o	of:		

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am	not	required	to	receive	а	briefing	about
cred	it co	unseling	be	ecause o	of:		

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case number (if known)\_\_\_

Charles Edward Lincoln III

Debtor 1

	Last Name  Last Name  Last Name	oses	
16. What kind of debts do you have?		arily consumer debts? Consumer debture debture lual primarily for a personal, family, or house	
	16b. Are your debts prima money for a business or  No. Go to line 16c.  Yes. Go to line 17.	arily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment.
	16c. State the type of debts ye	ou owe that are not consumer debts or bus	siness debts.
7. Are you filing under Chapter 7?	☑ No. I am not filing under (	Chapter 7. Go to line 18.	
Do you estimate that af any exempt property is excluded and administrative expense are paid that funds will available for distributio to unsecured creditors'	administrative expens  No s be Yes	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?
8. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
9. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
How much do you estimate your liabilities to be?  Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, correct.	and I declare under penalty of perjury that	the information provided is true and
		Chapter 7, I am aware that I may proceed, . I understand the relief available under ea	
	If no attorney represents me a this document, I have obtained	nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	who is not an attorney to help me fill out C. § 342(b).
	I understand making a false st	with the chapter of title 11, United States Catement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonme, and 3571.	money or property by fraud in connection
	✗/s/Charles Edward Li	A Committee of the Comm	
	Signature of Debtor 1	Signature	e of Debtor 2
	Executed on 07/31/2023	S Executed	d on

Debtor 1

Charles	s Edward Li	ncoln III	Case number (if known)	
First Name	Middle Name	Last Name		•

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
□ No ☑ Yes
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?  No  Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?  ✓ No  ✓ Yes. Name of Person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Signature of	Debtor 1	Signature of De	ebtor 2
Date	07/31/2023 MM/DD /YYYY	Date	MM / DD /YYYY
Contact phone	(504) 777-5023	Contact phone	
Cell phone	(504) 777-5021	Cell phone	
Email address	charles.e.lincoln@gmail.com	_ Email address	

## CREDITOR'S MATRIX & INITIAL MAILING LIST 2 August 2023

Marcus J. Smith MSY Management, LLC



Kristen Robinson, District Manager Public Storage



Jersey Central Power & Light Co, Deiches & Ferschmann 25 Wilkins Avenue Haddonfield, NJ 08033-2405

SN Servicing Corporation, c/o Freedman Law, LLC Attn: Terri Jane Freedman, Esq., 9 Elkin Drive Livingston, NJ 07039-1307

Yu-Wen Chiu and Chih-Yang Hu



Matthew P. Chenevert Attorney-at-Law

Amalia Liana Thanou

### Ankita Javia

Barbara Rivera Fulton

Char Nel Pools

David W Asbach

SN Servicing Corp 601 Brickell Key Dr, Ste 700 Miami, FL 33131-2649

Jersey Central Power Light 101 Crawfords Corner Rd, Bldg # 1 Suite 1-511 Holmdel, NJ 07733-1976

Markella Thanou

RREF II IB Acquisitions Att: Rialto Capital Advisors LLC 790 NW 107th Ave Ste 400 Miami, FL 33172-3159

Thomas J Fagan

Wells Fargo Bank, N.A. c/o Jason R. Boyer Sara F. Holladay-Tobias

## McGuireWoods

USDC Western District of Texas 800 Franklin Ave, #380 Waco, TX 76701-1934

Williamson County District Court 405 Martin Luther King St Georgetown, TX 78626-4900

Fernand L. Laudumiey IV & DJ Messina

Chaffe McCall

Connell Family Dentistry Brian Connell 2633 Napoleon Avenue New Orleans LA 70115

Sewerage & Water Board of New Orleans 625 Saint Joseph Street New Orleans, Louisiana 70165-6501

USDC Eastern District of Louisiana Judge Ivan LR Lemelle 500 Poydras Street, 5<sup>th</sup> Floor 1<sup>st</sup> Floor Clerk's Office New Orleans, Louisiana 70130

## United States Bankruptcy Court Middle District of Florida Tampa Division

### Declaration of Charles Edward Lincoln, III, re Special Conditions of Filing

- 1. My name is Charles Edward Lincoln, III.
- 2. As of this 2<sup>nd</sup> Day of August, 2023, I am filing a voluntary petition under Chapter 13 of the United States Bankruptcy Code.
- 3. Subject to three special conditions.
- 4. FIRST: I have affixed my true and correct Electronic Signature: /s/Charles Edward Lincoln III/s/ to my Voluntary Petition, my Statement of Social Security Numbers, and my Application to pay Filing Fee in Installments.
- 5. I ask the Court to acknowledge and accept my electronic signature because my printer/scanner is not working.
- 6. But if it is possible to go ahead and file my case/assign a case number so that relief can be entered, I can countersign or can add my "wet ink" signature to these documents and submit them by postal delivery.
- 7. SECOND: I declare under penalty of perjury that I have attached a true and correct copy of my California ID A5342774 in an attempt to satisfy the requirement for photo identification.
- 8. I realize that this ID expired on my birthday in 2020, but I have not returned to California since that date, even though I remain registered to vote there nor have I been able to establish legal residence anywhere else.
- 9. I declare under penalty of perjury that I am Charles Edward Lincoln, III, and that I affixed my electronic signatures to the above-itemized documents, as well as this declaration, submitted pursuant to 28 U.S.C. §1746, and that I have also attached a true and correct copy of my ONLY photo ID herewith.
- 10. THIRD: the principal clients in my consulting business live in the Middle District of Florida, and so I file in the Middle District of Florida, Tampa Division.
- 11. **I ask that my Declaration be sealed from public view to preserve privacy.**Done and Executed in New Orleans, Louisiana on this Wednesday, 2 August 2023.

/s/Charles Edward Lincoln, III/s/